

**Information to identify the case:**

Debtor 1 Anna J. Smith  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **16-23207-CMB**

Social Security number or ITIN **xxx-xx-7850**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anna J. Smith  
aka Anne J. Smith, fka Anna J. Zylka

11/12/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Anna J. Smith  
Debtor

Case No. 16-23207-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut

Page 1 of 3

Date Rcvd: Nov 12, 2021

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Anna J. Smith, 210 Starlite Cir, Belle Vernon, PA 15012-4346
cr	+ Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866
14329245	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14281897	Rostraver Township Sewage Authority, 1744 Rostraver Rd, Belle Vernon, PA 15012-4001

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Nov 13 2021 07:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 13 2021 02:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 13 2021 07:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 13 2021 02:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14281887	EDI: CINGMIDLAND.COM	Nov 13 2021 07:58:00	AT & T, PO Box 6416, Carol Stream, IL 60197-6416
14339166	EDI: BANKAMER.COM	Nov 13 2021 07:58:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
14281888	EDI: BANKAMER.COM	Nov 13 2021 07:58:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
14320069	EDI: BL-BECKET.COM	Nov 13 2021 07:58:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14281889	EDI: WFNNB.COM	Nov 13 2021 07:58:00	Comenity Bank/Peebles, PO Box 182789, Columbus, OH 43218-2789
14281890	EDI: WFNNB.COM	Nov 13 2021 07:58:00	Comenity Bank/Vctrsec, PO Box 182789, Columbus, OH 43218-2789
14281891	EDI: WFNNB.COM	Nov 13 2021 07:58:00	Comenitybank/trwrdsy, 3100 Easton Square Pl, Columbus, OH 43219-6232
14281892	Email/PDF: creditonebknotifications@resurgent.com	Nov 13 2021 03:02:43	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
14281894	+ EDI: CITICORP.COM	Nov 13 2021 07:58:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
14339774	EDI: Q3G.COM		

District/off: 0315-2

User: mgut

Page 2 of 3

Date Rcvd: Nov 12, 2021

Form ID: 3180W

Total Noticed: 29

14281893	EDI: DIRECTV.COM	Nov 13 2021 07:58:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14281895	Email/Text: bankruptcy@huntington.com	Nov 13 2021 07:58:00	Directv, PO Box 5007, Carol Stream, IL 60197-5007
14281896	+ Email/Text: PBNCNotifications@perituservices.com	Nov 13 2021 02:59:00	Huntington National Bank, PO Box 1558, Columbus, OH 43216-1558
14336789	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2021 02:59:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14322522	+ EDI: MID8.COM	Nov 13 2021 03:03:00	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14320030	EDI: Q3G.COM	Nov 13 2021 07:58:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14281898	EDI: RMSC.COM	Nov 13 2021 07:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14281899	EDI: RMSC.COM	Nov 13 2021 07:58:00	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
14339118	+ Email/Text: bncmail@w-legal.com	Nov 13 2021 03:00:00	Syncb/paypal Extras Mc, PO Box 965005, Orlando, FL 32896-5005
14281900	EDI: WTRRNBNK.COM	Nov 13 2021 07:58:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14281901	Email/Text: bk@veritasrental.com	Nov 13 2021 02:59:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
14281902	Email/Text: bankruptcy@firstenergycorp.com	Nov 13 2021 03:00:00	Veritas Instument Rental Inc., PO Box 1068, Pinellas Park, FL 33780-1068
14307368	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 13 2021 03:00:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
		Nov 13 2021 03:00:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A.
cr		Bank of America, N.A., et. al.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: mgut

Page 3 of 3

Date Recd: Nov 12, 2021

Form ID: 3180W

Total Noticed: 29

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2021 at the address(es) listed below:

Name	Email Address
Aurelius P. Robleto	on behalf of Debtor Anna J. Smith apr@robletolaw.com rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Chrisovalanate P. Fliakos	on behalf of Creditor Bank of America N.A., et. al. pawb@fedphe.com
James A. Prostko	on behalf of Creditor Bank of America N.A., et. al. jprostko@c-vlaw.com, jamesprostko@gmail.com
James A. Prostko	on behalf of Creditor Bank Of America N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
Jeremy J. Kobeski	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com, mcupec@grenenbirsic.com
Jerome B. Blank	on behalf of Creditor Bank of America N.A., et. al. pawb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor Bank Of America N.A. bankruptcy@powerskirn.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpda.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 11